

Information to identify the case:

Debtor 1	<u>Pamela Gordon</u>	Social Security number or ITIN	xxx-xx-3942
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-24247-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela Gordon

8/16/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pamela Gordon
Debtor

Case No. 17-24247-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 16, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2022:

Recip ID	Recipient Name and Address
db	+ Pamela Gordon, 1473 Sylvan Terrace, Pittsburgh, PA 15221-1234
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013
14715805	+ Cavalry SPV, c/o Apothaker and Associates, 520 Fellowship Road Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
14715808	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I C System Inc, Po Box 64378, Saint Paul, MN 55164
14715813	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 17 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 16 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 17 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 16 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Aug 16 2022 23:49:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: mtgbk@shellpointmtg.com	Aug 16 2022 23:49:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, GREENVILLE, SC 29603-0826
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 16 2022 23:49:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnpwsa@grblaw.com	Aug 16 2022 23:49:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14743433	+ Email/Text: ebnjts@grblaw.com	Aug 16 2022 23:49:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14737833	EDI: CRFRSTNA.COM	Aug 17 2022 03:48:00	Credit First NA, PO Box 818011, Cleveland, OH

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Aug 16, 2022

Form ID: 3180W

Total Noticed: 31

14715806	+ EDI: CRFRSTNA.COM	Aug 17 2022 03:48:00	44181-8011 Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
14755852	EDI: Q3G.COM	Aug 17 2022 03:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14722329	EDI: DISCOVER.COM	Aug 17 2022 03:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14715807	+ EDI: DISCOVER.COM	Aug 17 2022 03:48:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14784004	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 16 2022 23:50:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14715808	EDI: LCIICSYSTEM	Aug 17 2022 03:48:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164
14715809	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 16 2022 23:49:00	Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14746552	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 16 2022 23:49:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14934379	Email/Text: mtgbk@shellpointmtg.com	Aug 16 2022 23:49:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
14732658	EDI: AGFINANCE.COM	Aug 17 2022 03:48:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14715810	+ EDI: AGFINANCE.COM	Aug 17 2022 03:48:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14715812	Email/Text: Bankruptcy.Notices@pnc.com	Aug 16 2022 23:49:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14715814	EDI: PRA.COM	Aug 17 2022 03:48:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14779641	EDI: PRA.COM	Aug 17 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14715811	+ Email/Text: tvincequerra@chromefcu.org	Aug 16 2022 23:49:00	Pittsburgh Central Fcu, 2601 Wexford Bayne Rd, Sewickley, PA 15143-4029
14743419	+ Email/Text: ebnpsa@grblaw.com	Aug 16 2022 23:49:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14715815	+ Email/Text: bankruptcy@sw-credit.com	Aug 16 2022 23:49:00	Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
14754922	EDI: AIS.COM	Aug 17 2022 03:48:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14715816	+ EDI: CITICORP.COM	Aug 17 2022 03:48:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Aug 16, 2022

Form ID: 3180W

Total Noticed: 31

cr * New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@raslg.com
Christian M Rieger	on behalf of Debtor Pamela Gordon crierlaw@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9